

Information to identify the case:

Debtor 1	<u>Joseph J. Supino</u>	Social Security number or ITIN	xxx-xx-3142
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Valerie A. Supino</u>	Social Security number or ITIN	xxx-xx-1307
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-11559-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph J. Supino

Valerie A. Supino

5/4/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joseph J. Supino
 Valerie A. Supino
 Debtors

Case No. 17-11559-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 44

Date Rcvd: May 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2017.

db/jdb
 516612682 +Joseph J. Supino, Valerie A. Supino, 88 Erial Road, Clementon, NJ 08021-4446
 516612683 +ACT, PO Box 400, Moorestown, NJ 08057-0400
 516612684 +AMCOL Systems Inc, PO Box 21625, Columbia, SC 29221-1625
 516612688 Apex Asset Management LLC, PO Box 5407, Lancaster, PA 17606-5407
 516612688 +Borough of Clementon, 101 Gibbsboro Rd., Clementon, NJ 08021-4035
 516612689 +Bowman Home Medical & Resp. Service, 26 Walnut Ave., Pitman, NJ 08071-1008
 516612690 C. Tech Collections, Inc., PO Box 402, Mount Sinai, NY 11766-0402
 516612694 +Diagnostic Pathology Consultants, 175 Madison Avenue, Mt. Holly, NJ 08060-2038
 516612695 Ditech, PO Box 7169, Pasadena, CA 91109-7169
 516612696 Emergency Care Services of NJ, c/o HRRG, PO Box 5406, Cincinnati, OH 45273-7942
 516612698 Emergency Phy. Assoc. of S. Jersey, c/o HRRG, PO Box 5406, Cincinnati, OH 45273-7942
 516612697 Emergency Phy. Assoc. of S. Jersey, c/o ARS, PO Box 630806, Cincinnati, OH 45263-0806
 516670235 Eric Bennett, c/o Grungo Colarulo, Esq., 1940 NJ 70, Cherry Hill, NJ 08003
 516670236 +Horizon Blue Cross/Blue Shield, PO Box 10193, Newark, NJ 07101-3117
 516612700 +Individualized Treatment Tech Labs, PO Box 896118, Charlotte, NC 28289-6118
 516612701 Inspira Medical Center Woodbury, PO Box 95000-7130, Philadelphia, PA 19195-7130
 516612702 +Joshua Morgan, c/o Govt Employee Insurance Company, One Geico Plaza, Washington, DC 20076-0003
 516612703 Kennedy University Hospital, PO Box 48023, Newark, NJ 07101-4823
 516612704 +Lafferty Family Chiropractor, 403 Commerce Ln., #1, West Berlin, NJ 08091-2513
 516612705 Lourdes Cardiology Services, PC, PO Box 824699, Philadelphia, PA 19182-4699
 516612706 NovaCare, PO Box 824291, Philadelphia, PA 19182-4291
 516612707 +Phyllis Pettis, c/o High Point Property & Casualty Ins., PO Box 906, Lincroft, NJ 07738-0906
 516612708 +Premier Physician Network, 1415 Marlton Pike E., Suite LL-5, Cherry Hill, NJ 08034-2229
 516612709 +Pulmonary & Sleep Assoc. of SJ, 107 Berlin Rd., Cherry Hill, NJ 08034-3526
 516612710 Radiology Assoc. of NJ, PO Box 371863, Pittsburgh, PA 15250-7863
 516612711 +Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
 516612712 +Rowan SOM, Faculty Practice Plan, PO Box 635, Bellmawr, NJ 08099-0635
 516612713 +South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
 516612714 +South Jersey Pain Consultants, LLC, 525 Route 73 S., Ste. 103, Marlton, NJ 08053-9643
 516612715 Surgical Monitoring Svcs., PO Box 150497, Dept 106027, Hartford, CT 06115-0497
 516612716 Thomas J. Marzili MD LLC, 128 Route 70, Ste. 13, Medford, NJ 08055-2371
 516612718 +Virtua Health Berlin, 2 Brighton Rd., Clifton, NJ 07012-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM May 04 2017 22:23:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 04 2017 22:47:28 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 04 2017 22:47:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516612685 EDI: AFNIRECOVERY.COM May 04 2017 22:23:00 AT&T, c/o AFNI, PO Box 3097,
 Bloomington, IL 61702-3097
 516612686 EDI: TSYS2.COM May 04 2017 22:23:00 Barclay Card, PO Box 13337,
 Philadelphia, PA 19101-3337
 516612687 +EDI: TSYS2.COM May 04 2017 22:23:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 516612691 EDI: CAPITALONE.COM May 04 2017 22:23:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 516612692 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com May 04 2017 22:48:07 Comcast,
 PO Box 3006, Southeastern, PA 19398-3006
 516612693 +E-mail/Text: CIGBankruptcyNotice@cumberlandgroup.com May 04 2017 22:48:26
 Cumberland Mutual Fire Insurance Company, PO Box 556, Bridgeton, NJ 08302-0486
 516612699 E-mail/Text: bankruptcy.bnc@ditech.com May 04 2017 22:47:07 Green Tree Bankruptcy Dept.,
 PO Box 6154, Rapid City, SD 57709
 516612717 +EDI: VERIZONWIRE.COM May 04 2017 22:23:00 Verizon Wireless, PO Box 26055,
 Minneapolis, MN 55426-0055
 516612719 +E-mail/Text: bankruptcydepartment@tsico.com May 04 2017 22:48:18
 Virtua West Jersey Hospital, c/o NCO Financial Systems, PO Box 15273,
 Wilmington, DE 19850-5273

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 44

Date Rcvd: May 04, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2017 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Larry S. Byck on behalf of Debtor Joseph J. Supino lbycklaw@comcast.net
Larry S. Byck on behalf of Joint Debtor Valerie A. Supino lbycklaw@comcast.net
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5